

Income Statement - Nature of expenses	Thousands/Omani Rial/Audited	
	Standalone 01/01/2025-31/12/2025	Standalone 01/01/2024-31/12/2024
PROFIT (LOSS)		
CONSOLIDATED AND SEPARATE		
CONTINUING OPERATIONS		
Interest income	236,869	232,060
Interest expense	141,819	137,007
Net interest income	95,050	95,053
Income from Islamic financing / investment activities	52,950	47,827
Unrestricted investment account holder's share of profit and profit expense	30,065	28,711
Net income from islamic financing and investments	22,885	19,116
Commission and fee income (net)	35,852	28,573
Net investment income	7,925	4,066
Other operating income (expense)	8,072	6,034
Total operating income	169,784	152,842
Staff expenses	53,619	52,900
General and administrative expense	20,620	18,917
Depreciation and amortisation expense	6,921	7,034
Impairment loss (reversal of impairment loss) recognised in profit or loss	30,204	23,804
Total operating expenses	111,364	102,655
Profit (loss) before tax	58,420	50,187
Tax expense (income)	7,369	6,578
Profit (loss) from continuing operations	51,051	43,609
Profit (loss)	51,051	43,609
PROFIT (LOSS), ATTRIBUTABLE TO		
EARNINGS PER SHARE		
BASIC EARNINGS PER SHARE		
Basic earnings loss per share attributable to owners of parent	0.013	0.011
Basic earnings (loss) per share from continuing operations	0.013	0.011
Total basic earnings (loss) per share	0.000	0.000
DILUTED EARNINGS PER SHARE		
Diluted earnings loss per share attributable to owners of parent	0.013	0.011
Diluted earnings (loss) per share from continuing operations	0.013	0.011
Total diluted earnings (loss) per share	0.013	0.011

Statement of comprehensive income - Net of tax	Thousands/Omani Rial/Audited	
	Standalone 01/01/2025-31/12/2025	Standalone 01/01/2024-31/12/2024
STATEMENT OF COMPREHENSIVE INCOME		
CONSOLIDATED AND SEPARATE		
Net Profit / (Loss) for the period	51,051	43,609
OTHER COMPREHENSIVE INCOME (LOSS)		
OTHER COMPREHENSIVE INCOME (LOSS) TO BE RECLASSIFIED TO STATEMENT OF INCOME IN SUBSEQUENT PERIODS		
Changes in fair value of cashflow hedges	(592)	645
Miscellaneous other comprehensive income that will be reclassified to profit or loss, net of tax	1,245	(1,715)
Total other comprehensive income that will be reclassified to profit or loss, net of tax	653	(1,070)
OTHER COMPREHENSIVE INCOME (LOSS) NOT TO BE RECLASSIFIED TO STATEMENT OF INCOME IN SUBSEQUENT PERIODS		
Net fair value change on financial assets at fair value through other comprehensive income - equity instruments	7,716	(832)
Miscellaneous other comprehensive income that will not be reclassified to profit or loss, net of tax		(383)
Total other comprehensive income that will not be reclassified to profit or loss, net of tax	7,716	(1,215)
Total other comprehensive income	8,369	(2,285)
Total comprehensive income	59,420	41,324
COMPREHENSIVE INCOME ATTRIBUTABLE TO		

Analysis of income and expense - Nature of expenses	Thousands/Omani Rial/Audited	
	Standalone 01/01/2025-31/12/2025	Standalone 01/01/2024-31/12/2024
ANALYSIS OF INCOME AND EXPENSE		
CONSOLIDATED AND SEPARATE		
REVENUE		
INTEREST/FINANCE INCOME		
Interest received from loans and advances to customers	194,421	191,789
Interest income from investment	24,285	21,084
Interest from due from banks	18,163	19,187
Total interest income	236,869	232,060
INTEREST EXPENSE		
Interest for deposit from customers	111,653	108,715
Interest expense on subordinate bond / Loan	1,799	
Interest for due to banks	28,367	28,292
Total Interest Expense	141,819	137,007
INCOME FROM ISLAMIC FINANCING / INVESTMENT ACTIVITIES		
Income from islamic financing receivables	46,181	42,406
Income from Islamic Due from Banks	679	503
Income from Islamic Investments	6,090	4,918
Total income from Islamic financing / investment activities	52,950	47,827
UNRESTRICTED INVESTMENT ACCOUNT HOLDERS SHARE OF PROFIT AND PROFIT EXPENSE		
Islamic Customer's deposits	28,960	26,815
Islamic bank Borrowings	1,105	1,896
Total unrestricted investment account holders' share of profit and profit expense	30,065	28,711

ANNUAL FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON 25 Jan 2026

NET INVESTMENT INCOME		
Net income from other financial instruments at FVTPL	382	32
Net gain/(loss) from derecognition of financial assets measured at amortised cost	28	
Dividend Income	4,501	1,513
Other investment income	3,014	2,521
Net investment income	7,925	4,066
OTHER OPERATING INCOME (EXPENSE)		
Foreign exchange Income	6,892	4,753
Other income (expense)	1,180	1,281
Total other operating income (expense)	8,072	6,034
EXPENSES BY NATURE		
STAFF EXPENSES		
Salaries and allowances	39,668	41,038
Other staff costs	9,906	8,230
Contribution to social insurance schemes	3,604	3,282
Employees end of service benefits	441	350
Total Staff expenses	53,619	52,900
GENERAL AND ADMINISTRATIVE EXPENSES		
Occupancy cost	4,247	4,169
Operating and administrative cost	13,030	14,018
Other expenses and fees	3,343	730
Total General and Administrative Expenses	20,620	18,917
IMPAIRMENT LOSS (REVERSAL OF IMPAIRMENT LOSS) RECOGNISED IN PROFIT OR LOSS		
Impairment loss on Loans and advances to customer	30,641	31,840
Impairment loss on Loan commitments, acceptances and guarantee	(382)	(3,142)
Impairment loss on Due from banks and money market placements	72	(351)
Impairment loss on Investment in debt securities held at FVTOCI	2,050	195
Impairment loss recovers from loans and advances written off	(3,212)	(4,119)
Impairment loss on Other financial assets	1,035	(619)
Total impairment loss (reversal of impairment loss) recognised in profit or loss	30,204	23,804